

## ABSTRACT

A method for subcarrier allocation and loading for a multi-carrier, multi-subscriber system is described. At least one cluster in a first and second set of clusters of subcarriers is associated for use in communication with a first and second subscriber, respectively. Then, for each cluster associated for use in communication with the first subscriber and the second subscriber, usage of that cluster is multiplexed between the first subscriber during a first time division and the second subscriber during a second time division.

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